



North Carolina Department of Commerce Housing & Business Redevelopment

Rick Carlisle, Secretary

Eugene Byrd, Director

POLICY MEMORANDUM 2

TO: Housing Recovery Centers

FROM: Gene Byrd

SUBJECT: Mobile Home replacement

DATE: July 23, 2000

There has been some confusion as to whether victims who own mobile homes, but have some issues as to proving ownership, can be considered for a replacement home. In the interest of ensuring that our programs serve as many families as possible, every effort must be made to work with a victim to maximize the benefits available to them.

A recent case involved a landowner who lived in a mobile home which was extensively damaged by the flood. While support information was available indicating that the victims did live in the home as their primary residence, the date on the title to the home was after the date of the flood. Questions to the victim indicated that they really hadn't thought much about that issue since the home had been "given" to them some three years earlier and the title issue hadn't been considered.

Obviously, these kinds of situations where title may be unclear can affect victims who own mobile homes and /or real property. We must take the appropriate actions to ensure that fraud is not involved, but absent that, it is incumbent on us to provide assistance to victims in every case possible. Alternative means of determining ownership including, but not limited to tax receipts, utility bills, insurance receipts, etc. may be used.

Please refer any questions on this policy either to me, or to your Regional Housing Manager.

North Carolina. A Better Place To Be

301 North Wilmington Street • 4343 Mail Service Center • Raleigh, North Carolina 27699-4343

Tel: (919) 733-3001 • Fax: (919) 733-2026

An Equal Opportunity/Affirmative Action Employer